

Please enter the following amendments to the claims:

Listing of Claims:

1. (Currently Amended) A computer implemented method for processing financial transactions, comprising:

receiving, via a processor, information relating to a plurality of electronic payment transactions;

identifying, via a processor, transactions eligible for pre-funding to a merchant;

categorizing, via a processor, each of said electronic payment transactions by one of a plurality of payment types, wherein the payment types comprise at least check payments, debit card payments, and credit card payments; and

determining, via a processor, a funding amount to be paid to a merchant, for each of said payment types, wherein the funding amount relates to a transaction amount, wherein the transaction amount is based upon at least one of the plurality of electronic payment transactions.

2. (Previously presented) The method of claim 1, wherein the plurality of payment types further comprise at least one of the following: stored value card payments, loyalty points redemptions, or electronic benefits transfers.

3. (Original) The method of claim 1, wherein the funding amount is further based upon an processing amount relating to one or more transaction processing fees.

4. (Original) The method of claim 1, further comprising: generating a report identifying the funding provided to the merchant.

5. (Original) The method of claim 4, wherein the report identifies the electronic payment transactions that transpired prior to a defined period of time.

6. (Original) The method of claim 4, wherein the report is displayed electronically.

7. (Currently Amended) A computer implemented system for processing financial transactions, comprising:

an interface for receiving information relating to a plurality of electronic payment transactions;

a memory device for categorizing each of said electronic payment transactions by one of a plurality of payment types, wherein the plurality of payment types comprise at least check payments, debit card payments, and credit card payments; and

a processor: for identifying transactions eligible for pre-funding to a merchant, for determining a funding amount to be paid to a merchant, for each of said payment types, wherein the funding amount relates to a transaction amount, wherein the transaction amount is based upon at least one of the plurality of electronic payment transactions.

8. (Previously presented) The system of claim 7, wherein the plurality of payment types further comprise at least one of the following: stored value card payments, loyalty points redemptions, or electronic benefits transfers.

9. (Original) The system of claim 7, wherein the processor further determines the funding amount based upon a processing amount relating to one or more transaction processing fees.

10. (Original) The system of claim 7, further comprising: an output device for generating a report identifying the funding provided to the merchant.

11. (Original) The system of claim 10, wherein the report identifies the electronic payment transactions that transpired prior to a defined period of time.

12. (Original) The system of claim 10, wherein the report is displayed electronically.

13. (Currently Amended) A computer implemented method for processing financial transactions involving a merchant and consumers, comprising:

receiving, via a processor, information relating to a plurality of electronic payment transactions;

categorizing, via a processor, each of said electronic payment transactions by one of a plurality of payment types, wherein the plurality of payment types comprise at least check payments, debit card payments, and credit card payments;

identifying, via a processor, a cut-off time for providing to a merchant funding relating to said electronic payment transactions;

identifying, via a processor, transactions eligible for pre-funding to a merchant;

identifying, via a processor, one or more categories of electronic payment transactions for which funds are to be transferred from a consumer account prior to the cut-off time, and one or more categories of electronic payment transactions for which funds may be transferred from an account associated with a consumer after the cut-off time;

receiving, via a processor, confirmation respecting the transfer of funds for at least one of electronic payment transactions of the type to be transferred from a consumer account prior to the cut-off time; and

providing funding, via a processor, to merchant prior to cut-off time, wherein the amount of said funding relates to the amount of funds for at least one of the electronic payment transactions for which said transfer confirmation is received and the amount of funds respecting the electronic payment transactions that may be transferred from a consumer account after the cut-off time.

14. (Previously presented) The method of claim 13, wherein the plurality of payment types further comprise at least one of the following: stored value card payments, loyalty points redemptions, or electronic benefits transfers.

15. (Original) The method of claim 13, wherein the amount of funding equals the amount of funds for at least one of the electronic payment transactions for which said transfer confirmation is received and the amount of funds respecting the electronic payment transactions that may be transferred from a consumer account after the cut-off time.

16. (Original) The method of claim 13, wherein the amount of funding equals the amount of funds for at least one of the electronic payment transactions for which said transfer confirmation is received and the amount of funds respecting the electronic payment transactions that may be transferred from a consumer account after the cut-off time, less an amount relating to one or more transaction fees.

17. (Original) The method of claim 13, wherein the received information relates to electronic payment transactions that transpired prior to a defined period of time and the cut-off time is within a predetermined amount of time after said defined period of time.

18. (Original) The method of claim 17, further comprising: generating a report identifying the funding provided to the merchant.

19. (Original) The method of claim 18, wherein the report identifies the electronic payment transactions that transpired prior to said defined period of time.

20. (Original) The method of claim 18, wherein the report is displayed electronically.

21. (Currently Amended) A computer implemented system for processing financial transactions involving a merchant and consumers, comprising:

an interface for receiving information relating to a plurality of electronic payment transactions; and

a memory device for categorizing each of said electronic payment transactions by one of a plurality of payment types, wherein the plurality of payment types comprise at least check payments, debit card payments, and credit card payments; and

a processor:

for identifying a cut-off time for providing to a merchant funding relating to said electronic payment transactions,

for identifying transactions eligible for pre-funding to a merchant.

for identifying one or more categories of electronic payment transactions for which funds are to be transferred from a consumer account prior to the cut-off time, and one or more categories of electronic payment transactions for which funds may be transferred from an account associated with a consumer after the cut-off time,

for receiving confirmation respecting the transfer of funds for at least one of electronic payment transactions of the type wherein funds are to be transferred from a consumer account prior to the cut-off time, and

for providing funding to merchant prior to cut-off time, wherein the amount of said funding relates to the amount of funds for at least one of the electronic payment transactions for which said transfer confirmation is received and the amount of funds respecting the electronic payment transactions that may be transferred from a consumer account after the cut-off time.

22. (Previously presented) The system of claim 21, wherein the plurality of payment types further comprise at least one of the following: stored value card payments, loyalty points redemptions, or electronic benefits transfers.

23. (Original) The system of claim 21, wherein the processor calculates the amount of funding by totaling the amount of funds for at least one of the electronic payment transactions for which said transfer confirmation is received and the amount of funds respecting the electronic payment transactions that may be transferred from a consumer account after the cut-off time.

24. (Original) The system of claim 21, wherein the processor calculates the amount of funding by totaling the amount of funds for at least one of the electronic payment transactions for which said transfer confirmation is received and the amount of funds respecting the electronic payment transactions that may be transferred from a consumer account after the cut-off time, and decrementing an amount relating to one or more transaction fees.

25. (Original) The system of claim 21, wherein the received information relates to electronic payment transactions that transpired prior to a defined period of time and the cut-off time is within a predetermined amount of time after said defined period of time.

26. (Original) The system of claim 25, further comprising: an output device for generating a report identifying the funding provided to the merchant.

27. (Original) The system of claim 26, wherein the report includes the electronic payment transactions that transpired prior to said defined period of time.

28. (Original) The system of claim 26, wherein the output device is configured for displaying the report electronically.